

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Victoria A. Cipriani**  
Debtor(s)

Bankruptcy Case No.: 18-21571-CMB

Chapter: 13  
Docket No.: 41 – 40  
Concil. Conf.: January 16, 2020 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 1, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 18, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 16, 2020 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 17, 2019

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Victoria A. Cipriani  
 Debtor

Case No. 18-21571-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db  
 14817697 +Victoria A. Cipriani, 105 Crest Street, Box 113, Cuddy, PA 15031-9711  
 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537)  
 14817702 +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  
 14817704 +Lodovico & Associates P.C., 2211 Ardmore Boulevard, Pittsburgh, PA 15221-4825  
 14817709 PNC Bank, 3232 Newmark Drive, Pittsburgh, PA 15237  
 14874612 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14817707 +Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412  
 14817710 +South Fayette Township Muni. Auth., 900 Presto Sygan Road, Bridgeville, PA 15017-1983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 18 2019 03:31:09  
 Americredit Financial Services, Inc. DBA GM Financ, P.O Box 183853,  
 Arlington, TX 76096-3853  
 14849455 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 18 2019 03:31:09  
 Americredit Financial Services, Inc., DBA GM Financial, P.O Box 183853,  
 Arlington, TX 76096  
 14817694 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 18 2019 03:31:09  
 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853  
 14817695 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 03:41:36 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14817696 +E-mail/Text: bankruptcy@clearviewfcu.org Sep 18 2019 03:31:57 Clearview Federal Cu,  
 8805 University Blvd, Moon Township, PA 15108-4212  
 14817698 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 18 2019 03:33:12  
 Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,  
 Norwood, MA 02062-2679  
 14817699 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 18 2019 03:32:39  
 Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd,  
 Pittsburgh, PA 15205-3956  
 14817700 +E-mail/PDF: creditonebknofications@resurgent.com Sep 18 2019 03:40:43 Credit One Bank,  
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 14817701 +E-mail/PDF: creditonebknofications@resurgent.com Sep 18 2019 03:42:50 Credit One Bank NA,  
 POB 98873, Las Vegas, NV 89193-8873  
 14873610 +E-mail/Text: kburkley@bernsteinlaw.com Sep 18 2019 03:32:58 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14817703 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 18 2019 03:31:09 GM Financial,  
 POB 183834, Arlington, TX 76096-3834  
 14868254 E-mail/PDF: resurgentbknofications@resurgent.com Sep 18 2019 03:40:52  
 LVNV Funding, LLC its successors and assigns as, assignee of FPM Carmel Holdings I, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14868243 E-mail/Text: bkr@cardworks.com Sep 18 2019 03:30:36 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14817705 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 18 2019 03:31:56 Midland Funding,  
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 14864348 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 18 2019 03:31:56 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14833477 E-mail/PDF: cbp@onemainfinancial.com Sep 18 2019 03:42:37 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14817706 +E-mail/PDF: cbp@onemainfinancial.com Sep 18 2019 03:41:27 OneMain, Po Box 1010,  
 Evansville, IN 47706-1010  
 14877332 +E-mail/Text: csc.bankruptcy@amwater.com Sep 18 2019 03:33:13 Pennsylvania American Water,  
 PO Box 578, Alton, IL 62002-0578  
 14817708 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2019 03:31:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, POB 280946,  
 Harrisburg, PA 17128-0946  
 14870844 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 18 2019 03:32:26 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14865363 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 18 2019 03:42:25 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 14817711 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 18 2019 03:30:39  
 Verizon, POB 15026, Albany, NY 12212-5026  
 14817712 E-mail/Text: bankruptcy@firstenergycorp.com Sep 18 2019 03:32:07 West Penn Power,  
 POB 3615, Akron, OH 44309-3615

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASS

cr

District/off: 0315-2

User: dsaw  
Form ID: 410

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 17, 2019

cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
14859620\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., Dba GM Financial,  
P.O Box 183853, Arlington, TX 76096)  
14828076\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Gary William Short on behalf of Debtor Victoria A. Cipriani garyshortlegal@gmail.com,  
gwshort@verizon.net  
James Warmbrodt on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL  
ASSOCIATION as servicer for PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5